

Official Form 1 (4/07)

United States Bankruptcy Court District of Massachusetts					Voluntary Petition																				
Name of Debtor (if individual, enter Last, First, Middle): Tower, Dana M.			Name of Joint Debtor (Spouse) (Last, First, Middle): Brack, Tiffany L.																						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																						
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-8720			Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-8720																						
Street Address of Debtor (No. and Street, City, and State): 28 Stonebridge Road Groveland, MA <div style="text-align: right; font-size: small;">ZIP Code 01834</div>			Street Address of Joint Debtor (No. and Street, City, and State): 28 Stonebridge Road Groveland, MA <div style="text-align: right; font-size: small;">ZIP Code 01834</div>																						
County of Residence or of the Principal Place of Business: Essex			County of Residence or of the Principal Place of Business: Essex																						
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>																						
Location of Principal Assets of Business Debtor (if different from street address above):																									
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																					
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.																							
Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																							
Estimated Number of Creditors <table style="width: 100%; font-size: small;"><tr><td>1-49</td><td>50-99</td><td>100-199</td><td>200-999</td><td>1,000-5,000</td><td>5,001-10,000</td><td>10,001-25,000</td><td>25,001-50,000</td><td>50,001-100,000</td><td>OVER 100,000</td></tr><tr><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></table>		1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	THIS SPACE IS FOR COURT USE ONLY			
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<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																
Estimated Assets <table style="width: 100%; font-size: small;"><tr><td><input type="checkbox"/> \$0 to \$10,000</td><td><input type="checkbox"/> \$10,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$1 million</td><td><input checked="" type="checkbox"/> \$1,000,001 to \$100 million</td><td><input type="checkbox"/> More than \$100 million</td></tr></table>		<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																			
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Estimated Liabilities <table style="width: 100%; font-size: small;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$1 million</td><td><input checked="" type="checkbox"/> \$1,000,001 to \$100 million</td><td><input type="checkbox"/> More than \$100 million</td></tr></table>		<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																			
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Official Form 1 (4/07)

FORM B1, Page 2

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Tower, Dana M.
Brack, Tiffany L.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

- None -

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Official Form 1 (4/07)

FORM B1, Page 3

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

**Tower, Dana M.
Brack, Tiffany L.****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Dana M. Tower
Signature of Debtor **Dana M. Tower**

X /s/ Tiffany L. Brack
Signature of Joint Debtor **Tiffany L. Brack**

Telephone Number (If not represented by attorney)

November 20, 2007

Date

Signature of Attorney

X /s/ Peter L. Hatem
Signature of Attorney for Debtor(s)

Peter L. Hatem
Printed Name of Attorney for Debtor(s)

Hatem and Mahoney LLP
Firm Name

**859 Turnpike Street
North Andover, MA 01845-6149**

Address

**Email: phatem@maine.rr.com
(978) 685-3368 Fax: (978) 682-1712**

Telephone Number

November 20, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court
District of Massachusetts

In re **Dana M. Tower**
Tiffany L. Brack

Debtor(s)

Case No.
Chapter

11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	5,961.00
Prior to the filing of this statement I have received.....	\$	5,961.00
Balance Due.....	\$	0.00

2. \$ **1,039.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify): **by approval from the court**

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **November 20, 2007**

/s/ Peter L. Hatem

**Peter L. Hatem
Hatem and Mahoney LLP
859 Turnpike Street
North Andover, MA 01845-6149
(978) 685-3368 Fax: (978) 682-1712
phatem@maine.rr.com**

**United States Bankruptcy Court
District of Massachusetts**

In re	<u>Dana M. Tower</u> <u>Tiffany L. Brack</u>	Case No.	
	Debtor(s)	Chapter	<u>11</u>

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	<u>November 20, 2007</u>	<u>/s/ Dana M. Tower</u> <u>Dana M. Tower</u> Signature of Debtor
Date:	<u>November 20, 2007</u>	<u>/s/ Tiffany L. Brack</u> <u>Tiffany L. Brack</u> Signature of Debtor

28 NORTH STREET, LLC
77 MYSTIC AVENUE
MEDFORD, MA 02155

ADVANCED CLOSET SYSTEMS
PO BOX 45202
SOMERVILLE, MA 02145

AFFORDABLE PLMBING & HEAT
PO BOX 220
TEWKSBURY, MA 01876

ALIGN HEALTH
28 ANDOVER STREET
SUITE 230
ANDOVER, MA 01810

ALLEGRO ACCEPTANCE CORP
P.O. BOX 2408
LOS ANGELES, CA 90084

AMERICAN EXPRESS
PO BOX 2855
NEW YORK, NY 10116

AMERICAN GARAGE DOOR
525 WOBURN STREET
TEWKSBURY, MA 01876

APPLICATIONS SALES & SERV
PO BOX 10109
PORTLAND, ME 04101

ASSOCIATED CONCRETE
476 VALLEY STREET
MANCHESTER, NH 03103

ATLAS INSURANCE
1445 MAIN STREET
TEWKSBURY, MA 01876

ATTORNEY ALAN M. COHEN
550 WORCESTER ROAD
FRAMINGHAM, MA 01702

ATTORNEY DAVID GOLDBERG
COHN & DUSSI LLC
25 BURLINGTON MALL ROAD
BURLINGTON, MA 01803-4158

ATTORNEY HOWARD L. NEWELL
855 WORCESTER ROAD
FRAMINGHAM, MA 01701

ATTORNEY MICHAEL B. FEINMAN
23 MAIN STREET
ANDOVER, MA 01810

ATTORNEY RAYMOND S. EWER
TENNANT & EWER, P.C.
29 CRAFTS STREET
MEDFORD, MA 02155

BANK OF AMERICA
PO BOX 15726
WILMINGTON, DE 19886

BANK OF AMERICA
PO BOX 535310
ATLANTA, GA 30353-5310

BAYSTATE DISPOSAL
PO BOX 324
NORTH READING, MA 01864

BENTLEY WARREN TRUCKING
PO BOX 626
IPSWICH, MA 01938

BLIZZARD BROS HVAC
40 COREVILLE ROAD
LONDONDERRY, NH 03053

BRIAN DESMOND
15 POWERS STREET
APT. 54
MILFORD, NH 03055

CAPITAL ONE
PO BOX 70884
CHARLOTTE, NC 28272-0884

CARBONNEAU INSULATION
21 LEMY LANE
HUDSON, NH 03051

CHASE AUTO FINANCE
PO BOX 78070
PHOENIX, AZ 85062-8070

CHASE AUTOMOTIVE
PO BOX 830211
BALTIMORE, MD 21283-0211

CHILDREN'S HOSPITAL
PO BOX D-3053
BOSTON, MA 02241-3053

CITI
PROCESSING CENTER
DES MOINES, IA 50364-0001

CITI BUSINESS CARD
PO BOX 183066
COLUMBUS, OH 43218-3066

CITI CARD
PO BOX 183056
COLUMBUS, OH 43218-3059

CITIFINANCIAL RETAIL SERV
P.O. BOX 183041
COLUMBUS, OH 43218-3041

CONCORD LUMBER CORP
55 WHITE STREET
LITTLETON, MA 01460

CRACK-X
800 TURNPIKE STREET
SUITE 300
NORTH ANDOVER, MA 01845

DANIEL RUGGIERO
10 THIRD STREET
CHELMSFORD, MA 01824

DAVID BAKER
DBA BAKER BUILDERS
69 KIENIA ROAD
HUDSON, NH 03051

DISNEY VACATION DEV
200 CELEBRATION PLACE
CELEBRATION, FL 34747

DOWN EAST PAINTING
15 PALMETTO AVENUE
TYNGSBORO, MA 01879

DOYLE LUMBER CO
43 RIVER ROAD
ANDOVER, MA 01810

DOYLE LUMBER CO.
43 RIVER RD
ANDOVER, MA 01810

ERIC DEMPSEY
7 RICHARDSON STREET
BILLERICA, MA 01821

FRASER CO., INC.
PO BOX 365
DANVERS, MA 01923

GE MONEY
PO BOX 960061
ORLANDO, FL 32896-0061

GORDON HARRINGTON&OSBORN
30 MASSACHUSETTS AVE
NORTH ANDOVER, MA 01845

HAYES ENGINEERING
603 SALEM STREET
WAKEFIELD, MA 01880

HEARTHWORKS FS INC
77 LONDONDERRY TURNPIKE
HOOKSETT, NH 03106

HOME DEPOT CRC
PO BOX 6029
DEPT 32
THE LAKES, NV 88901-6029

JG MACLELLAN CONCRETE
180 PHOENIX AVENUE
LOWELL, MA 01852-4997

JIM MCCORMACK
PO BOX 394
NORTH READING, MA 01864

JOHNSON & BORENSTEIN
12 CHESTNUT STREET
ANDOVER, MA 01810

KEYSPAN ENERGY DELIVERY
PO BOX 4300
WOBURN, MA 01888-4300

LARCO WALLBOARD, INC
477 TRULL ROAD
TEWKSBURY, MA 01876

LISA CARAMANIS
DBA HIGHLY RECOMMENDED
143 PARTRIDGE DRIVE
MIDDLETON, NH 03887

LOWELL CO-OPERATIVE BANK
18 HURD STREET
LOWELL, MA 01852-2006

MASTERCARD
PO BOX 31279
TAMPA, FL 33631-3279

MERRIMACK VALLEY ELECT
10 THIRD STREET
CHELMSFORD, MA 01824

MOULTON IRRIGATION
13 LUPINE ROAD
ANDOVER, MA 01810-3909

MOYNIHAN LUMBER
PO BOX 128
NORTH READING, MA 01864-0128

NEVE-MORIN GROUP
447 OLD BOSTON ROAD
TOPSFIELD, MA 01983

NEW ENGLAND CONCRETE
ROUTE 110
PO BOX 807
AMESBURY, MA 01913

PAUL DUBOUS
DBA PFD CONSTRUCTION
44 COGSWELL ST
HAVERHILL, MA 01832

PEACHTREE CHECKS
PO BOX 910
MILTON, WA 98354

PETER GEORGOPOULOS
125 FRENCH STREET
TEWKSBURY, MA 01876

PETER MIRANDA
100 GEORGE P. HASSETT DR.
MEDFORD, MA 02155

RETAIL SERVICES
PO BOX 17602
BALTIMORE, MD 21297-1602

RIVCO RIVERSIDE MILLWORK
PO BOX 8800
CONCORD, NH 03303

RIVCO, INC
PO BOX 845490
BOSTON, MA 02284-5490

SEMINARA HOT TOPPIN
640 PROSPECT ST
METHUEN, MA 01844

SHARKEY'S FLOOR COVERING
1215 MAIN STREET
CLADDAUGH PLACE
TEWKSBURY, MA 01876

SHAUGHNESSY KAPLAN REHAB
5 DOVE AVENUE
SALEM, MA 01970

SPECIALTY KITCHENS, INC.
4 HUDSON PARK DRIVE
HUDSON, NH 03051

T.M.E.F.C.U.
752 MAIN STREET
UNIT 6
TEWKSBURY, MA 01876-1836

THOMAS NEVE
447 BOSTON ST
TOPSFIELD, MA 01983

TONY'S FLOOR CARE SERVICE
353 NEPONSET AVE
DORCHESTER, MA 02122

TOWN OF GROVELAND
183 MAIN STREET
GROVELAND, MA 01834

TOWN OF NORTH READING
235 NORTH STREET
NORTH READING, MA 01864

VB MAINTENANCE COMPANY
32 GRANITE STREET
SUNCOOK, NH 03275

WASHINGTON MUTUAL
PO BOX 78065
PHOENIX, AZ 85062-8065

WESTFORD HOME LIGHTING
PO BOX 187
WESTFORD, MA 01886

WINCHESTER HOSPITAL
PO BOX 5-0825
WOBURN, MA 01815-0825

OFFICIAL FORM 7

**United States Bankruptcy Court
District of Massachusetts**

In re Dana M. Tower and
Tiffany L. Brack

Debtor(s)

Case No.
Chapter

11

DECLARATION RE: ELECTRONIC FILING


PART I- DECLARATION OF PETITIONER

I Dana M. Tower, hereby declare(s) under penalty of perjury that all of the information contained in my Petition and other filed documents (singly or jointly the "Document"), filed electronically, is true and correct. I understand that this *DECLARATION* is to be filed with the Clerk of Court electronically concurrently with the electronic filing of the Document. I understand that failure to file this *DECLARATION* may cause the Document to be struck and any request contained or relying thereon to be denied, without further notice.

I further understand that pursuant to the Massachusetts Electronic Filing Local Rule (MEFLR)-7(a) all paper documents containing original signatures executed under the penalties of perjury and filed electronically with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF Registered User for a period of five (5) years after the closing of this case.

Dated:

Signed:



Dana M. Tower
(Affiant)

PART II - DECLARATION OF ATTORNEY (IF AFFIANT IS REPRESENTED BY COUNSEL)

I certify that the affiant(s) signed this form before I submitted the Document, I gave the affiant(s) a copy of the Document and this *DECLARATION*, and I have followed all other electronic filing requirements currently established by local rule and standing order. This *DECLARATION* is based on all information of which I have knowledge and my signature below constitutes my certification of the foregoing under Fed. R. Bankr. P. 9011. I have reviewed and will comply with the provisions of MEFR 7.

Dated:

Signed:


Peter L. Hatem
Attorney for Affiant

OFFICIAL FORM 7

United States Bankruptcy Court
District of Massachusetts

In re Dana M. Tower and
Tiffany L. Brack

Debtor(s)

Case No. _____
Chapter 11

DECLARATION RE: ELECTRONIC FILING

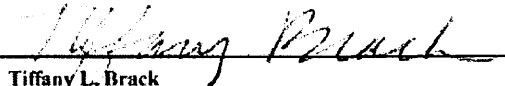
PART I- DECLARATION OF PETITIONER

I Tiffany L. Brack, *hereby declare(s) under penalty of perjury* that all of the information contained in my Petition and other filed documents (singly or jointly the "Document"), filed electronically, is true and correct. I understand that this *DECLARATION* is to be filed with the Clerk of Court electronically concurrently with the electronic filing of the Document. I understand that failure to file this *DECLARATION* may cause the Document to be struck and any request contained or relying thereon to be denied, without further notice.

I further understand that pursuant to the Massachusetts Electronic Filing Local Rule (MEFLR)-7(a) all paper documents containing original signatures executed under the penalties of perjury and filed electronically with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF Registered User for a period of five (5) years after the closing of this case.

Dated:

Signed:



Tiffany L. Brack
(Affiant)

PART II - DECLARATION OF ATTORNEY (IF AFFIANT IS REPRESENTED BY COUNSEL)

I certify that the affiant(s) signed this form before I submitted the Document, I gave the affiant(s) a copy of the Document and this *DECLARATION*, and I have followed all other electronic filing requirements currently established by local rule and standing order. This *DECLARATION* is based on all information of which I have knowledge and my signature below constitutes my certification of the foregoing under Fed. R. Bankr. P. 9011. I have reviewed and will comply with the provisions of MEFR 7.

Dated:

Signed:


Peter L. Hatem
Attorney for Affiant